

**OPPENHEIMER**

OPPENHEIMER WOLFF & CONNELLY LLP

Plaza VII, Suite 3300  
45 South Seventh Street  
Minneapolis, MN 55402-1609

oppenheimer.com

612.607.7000

Fax 612.607.7100

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**FAX COVER LETTER**

December 13, 2004

**TO:** Mail Stop Amendment  
**COMPANY:** U.S. Patent and Trademark Office  
**PHONE:**  
**FAX:** 703-872-9306

**FROM:** Christopher R. Hilberg  
**DIRECT DIAL:** 612.607.7386  
**EMAIL:** [Chilberg@oppenheimer.com](mailto:Chilberg@oppenheimer.com)  
**RE:** Serial No. 09/470,042  
Attorney Docket No. 60021-340001

**COMMENTS:** I certify that this correspondence is being transmitted by facsimile to Mail Stop Amendment at the U.S. Patent and Trademark Office via facsimile number 703-872-9306 on December 13, 2004.



Ann Pommier

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0002

DEC 13 2004

Serial No 09/470,042  
In reply to Office Action mailed September 13, 2004  
Page 1 of 9

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:

Cheah Wee Leong

Ser. #: 09/470,042

Filed: December 22, 1999

For: AN ELECTRONIC MENU  
DOCUMENT CREATOR IN A  
VIRTUAL FINANCIAL  
ENVIRONMENT

Examiner: Elisca, Pierre E.

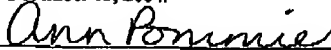
Art Unit: 3621

Atty. Docket #: 60021-340001  
(AND1P400)

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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AMENDMENT AND RESPONSE TO OFFICE ACTION

Dear Sir:

This paper is responsive to the final Office Action dated September 13, 2004.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of  
this paper.

Remarks/Arguments begin on page 8 of this paper.